

Exhibit D

FINANCIAL ANALYSIS FORM (Continued)

Account Number GAMAC

8940

INCOME/EXPENSES FOR HOUSEHOLD		
	Borrower 1	Borrower 2
Gross Salary/Wages	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed
Gross salary/wages = total monthly income before any tax withholding or employer deductions.	Income Frequency: <input type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 1 st & 15 th /15 th & 30 th <input type="checkbox"/> Per Job	Income Frequency: <input type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 1 st & 15 th /15 th & 30 th <input type="checkbox"/> Per Job
	Employment Start Date: <i>8/1/08</i>	Employment Start Date: <i>8/1/08</i>
Self employed <i>none</i>	\$ <i>none</i>	\$ <i>2,000.00</i>
Overtime	\$ <i>none</i>	\$ <i>2,100.00</i>
Child Support Income/Alimony Income*	\$ <i>none</i>	\$ <i>none</i>
Social Security/SSDI	\$ <i>none</i>	\$ <i>none</i>
Other monthly income from pensions, annuities or retirement plans <i>4,000</i> estimated <i>3,000</i>	\$ <i>none</i>	\$ <i>none</i>
Tips, commissions, and/or bonus income	\$ <i>none</i>	\$ <i>none</i>
Rental income from investment property	\$ <i>none</i>	\$ <i>none</i>
Rental income from room rent of primary residence	\$ <i>none</i>	\$ <i>none</i>
Unemployment Income	\$ <i>none</i>	\$ <i>none</i>
Food Stamps/Welfare	\$ <i>none</i>	\$ <i>none</i>
Other (investment, income, royalties, interest, dividends, etc.)	\$ <i>none</i>	\$ <i>none</i>
Total Income (Gross) <i>48,000</i>	\$ <i>20,000</i>	\$ <i>30,000</i>
Estimated Value of this property	\$ <i>100,000</i>	First Mortgage Payment \$ <i>3,550.00</i>
Estimated Value of Other Real Estate Owned	\$ <i>0</i>	Alimony Payment \$ <i>—</i>
Checking Account(s) Balance	\$ <i>6,000.00</i>	Child Support Payment \$ <i>—</i>
Saving Account(s)/Money Market Balance	\$ <i>500.00</i>	Dependent Care Payment \$ <i>—</i>
Life Insurance Cash Value	\$ <i>0</i>	Liens/Rents \$ <i>—</i>
IRA/Keogh Account(s) Balance	\$ <i>2,100</i>	Other Mortgages \$ <i>300.00</i>
401K/ESOP Account(s) Balance	\$ <i>0</i>	Personal Loans/Student Loans \$ <i>2,500.00</i>
Stocks/Bonds/CDs Balance	\$ <i>12.00</i>	Auto Loans \$ <i>—</i>
Other Investments	\$ <i>—</i>	Auto Expenses \$ <i>300.00</i>
		Auto Insurance \$ <i>450.00</i>
		Medical Expenses \$ <i>500.00</i>
		Medical Insurance \$ <i>—</i>
		HOA/Condo Fees \$ <i>—</i>
		Credit Card(s) / Installment Loans \$ <i>1200.00</i>
		Food/Household Supplies \$ <i>600.00</i>
		Spending Money \$ <i>300.00</i>
		Utilities/Water/Sewer/Phone(s)/Cable \$ <i>1000.00</i>
		Donations \$ <i>40.00</i>
		Property Taxes (If not escrowed and included in your current mortgage payment) \$ <i>—</i>
		Insurance - Hazard, wind, flood etc (If not escrowed and included in your current mortgage payment) \$ <i>—</i>
		Other _____ \$ <i>—</i>
Total Assets	\$ <i>—</i>	Total Debt/Expenses \$ <i>117,400.00</i>

HARDSHIP AFFIDAVIT

<input type="checkbox"/> Borrower Death	<input checked="" type="checkbox"/> Reduction of Income	<input type="checkbox"/> Military Service	<input type="checkbox"/> Payment Adjustment
<input type="checkbox"/> Illness of Borrower	<input type="checkbox"/> Excessive Financial Obligations (Examples may be large medical bills, credit card debt, or college tuition payments)	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Ownership Transfer is Pending (If the home is in the process of being sold)
<input checked="" type="checkbox"/> Illness of Family Member	<input type="checkbox"/> Property Problem (Anything that may be defective about the property such as a costly repair that needs to be made)	<input type="checkbox"/> Business Failure (Examples would be loss of business income)	<input type="checkbox"/> Tenant not Paying
<input type="checkbox"/> Death of Family Member	<input type="checkbox"/> Inability to Sell Property	<input type="checkbox"/> Bankruptcy Filed	<input checked="" type="checkbox"/> Incarceration (Sentenced to a city, county, state, or federal jail)
<input type="checkbox"/> Marital Difficulties (Examples include going through a legal separation or filing for divorce)	<input type="checkbox"/> Inability to Rent Property	<input type="checkbox"/> Casualty Loss (Unexpected event such as hurricane, flood, or earthquake that damages the property)	

Other

Explanation (Required):

my son is under therapy for cancer diagnosed this year

my daughter just finished therapy for blood clots; she has lupus

If additional space is needed for Explanation, please include an additional page.

② my husband was sent to prison 8/24/08 & we have lost our primary income because of it.